

Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

MARK T KRESAK
JENNIFER L KRESAK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-70739 JAD

Chapter 13

Document No.: 78

FILED

4/23/25 1:05 pm

CLERK

U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 23rd day of April, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE

In re:
Mark T Kresak
Jennifer L Kresak
Debtors

Case No. 19-70739-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 23, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Mark T Kresak, Jennifer L Kresak, 1431 Oberlin Street, Johnstown, PA 15905-2037
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
15206202	C-B-W Schools Federal Credit Union, 460 Locust St, Sidman, PA 15955
15168002	Cbw Schools Fcu, 460 Locust St., Sidman, PA 15955
15168017	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15168025	+ Tristin Kresak, 1431 Oberline Street, Johnstown, PA 15905-2037

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2025 01:09:30	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2025 01:25:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15167999	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 24 2025 01:08:54	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
15172223	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 24 2025 01:01:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15191041	Email/Text: BKPT@cfna.com	Apr 24 2025 01:00:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
15183326	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 24 2025 01:07:25	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15168000	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 24 2025 01:22:52	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15196364	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 01:23:16	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15168003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 01:23:58	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15168004	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 01:00:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15168005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 01:00:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15168006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 24 2025 01:00:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15168007	+ Email/Text: BKPT@cfna.com	Apr 24 2025 01:00:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315

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15168008	+ Email/Text: BKPT@cfna.com	Apr 24 2025 01:00:00	Credit First N. A. (Firestone), PO Box 81344, Cleveland, OH 44188-0001
15168015	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 01:21:50	Macys/dsnb, Po Box 8218, Mason, OH 45040
15191022	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2025 01:00:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15170258	Email/Text: mrdiscen@discover.com	Apr 24 2025 01:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15168009	+ Email/Text: mrdiscen@discover.com	Apr 24 2025 01:00:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15168010	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2025 01:00:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
15179201	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2025 01:00:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197
15168011	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2025 01:00:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15190241	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 01:54:05	GE Money Bank/Lowes, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738
15190242	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 01:39:05	GE Money Bank/Walmart, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738
15168012	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 01:07:36	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15195617	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 24 2025 01:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184835	+ Email/Text: RASEBN@raslg.com	Apr 24 2025 01:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15168013	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 24 2025 01:09:38	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15197380	Email/PDF: resurgentbknotifications@resurgent.com	Apr 24 2025 01:09:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15168016	Email/Text: EBN@Mohela.com	Apr 24 2025 01:00:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15551443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2025 01:25:22	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15190405	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2025 01:41:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15184084	Email/Text: bankruptcynotices@psecu.com	Apr 24 2025 01:01:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15168018	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 01:07:25	Pay Pal Credit Services GEMB, P.O. Box 960080, Orlando, FL 32896-0080
15168019	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 24 2025 01:09:15	Prime, Card Member Services, PO Box 1423, Charlotte, NC 28201-1423
15196514	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2025 01:00:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15196515	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2025 01:00:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15199068	Email/Text: ebn_bkrt_forms@salliemae.com	Apr 24 2025 01:01:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15168020	+ Email/Text: ebn_bkrt_forms@salliemae.com		

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		Apr 24 2025 01:01:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15168021	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 24 2025 01:01:00	Select Portfolio Svcn, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15168022	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 01:07:25	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
15168023	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2025 01:09:38	Synco/ppc, Po Box 965005, Orlando, FL 32896-5005
15168459	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 24 2025 01:22:36	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15168024	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2025 01:39:45	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15198564	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 24 2025 01:01:00	U.S. Bank National Association, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15171049	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 24 2025 01:01:00	U.S. Bank National Association, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
15198188	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 24 2025 01:01:00	U.S. Bank National Association et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15184694	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 24 2025 01:38:48	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15168026	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Apr 24 2025 01:22:52	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association Et al.
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank National Association, not in its individ
15168001		Capital One Bank Usa N
15168014		Kades Margolis - 403B Loan
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15197594	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15488575	*+	U.S. Bank National Association, et al., C/O Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250

TOTAL: 7 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Apr 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 mmiksich@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 smncina@raslg.com
Steven P Kelly	on behalf of Creditor U.S. Bank National Association Et al. skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 14